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JUN 16 2005

Patent**REPLY UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP ART UNIT 3624****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: BEIRNE et al.

Application Serial No.: 09/682,787

Filing Date: October 18, 2001

For: METHOD, SYSTEM, AND
STORAGE MEDIUM FOR PRE-
SCREENING CUSTOMERS FOR
CREDIT CARD APPROVAL AT A
POINT OF SALE

) Group Art Unit: 3624
) Examiner: Thu Thao Havan
) **AMENDMENT and RESPONSE to**
) January 26, 2005 Final Office Action
) Attorney Docket No.: G07.042
) **PTO Customer Number 28062**
) Buckley, Maschoff & Talwalkar LLC
) Five Elm Street
) New Canaan, CT 06840
)
)

CERTIFICATE OF FACIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile
transmitted to: Commissioner for Patents at fax number
(703) 872-9308 on June 16, 2005.

By: Randolph P. Calhoun
Randolph P. Calhoun

Mail Stop After Final
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed January 26, 2005, please amend
the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on
page 2 of this paper.

Remarks begin on page 8 of this paper.